

# **EXHIBIT A**

**Shindler & Joyce**

1990 E. ALGONQUIN ROAD, SUITE 180  
SCHAUMBURG, IL 60173-4164

1990 E. ALGONQUIN ROAD, SUITE 180  
SCHAUMBURG, IL 60173-4164  
(847) 537-1000 • FAX (847) 537-0959



May 1, 2015



JOHN D BLYTHIN  
107 BEECH AVE  
WAUKEGAN, IL 60087-4055

<b>Creditor to Whom Debt is Owed:</b>	Cavalry SPV I, LLC, as assignee of Citibank, N.A.
<b>Original Acct#:</b>	XXXXXXXXXXXXXXXXXXXX2247
<b>Our File#:</b>	06
<b>Balance:</b>	\$8,008.43

Dear John D Blythin:

We have been hired by Cavalry SPV I, LLC, as assignee of Citibank, N.A. to collect from you the balance on your account. As of May 1, 2015, your balance is \$8,008.43. Please call us if you have any questions or wish to discuss this matter.

UNLESS YOU, WITHIN THIRTY DAYS AFTER RECEIPT OF THIS NOTICE, DISPUTE THE VALIDITY OF THE DEBT, OR ANY PORTION THEREOF, THE DEBT WILL BE ASSUMED TO BE VALID BY OUR OFFICE;

IF YOU NOTIFY OUR OFFICE, IN WRITING, WITHIN THE THIRTY-DAY PERIOD THAT THE DEBT, OR ANY PORTION THEREOF, IS DISPUTED, OUR OFFICE WILL OBTAIN VERIFICATION OF THE DEBT OR A COPY OF A JUDGMENT AGAINST YOU AND A COPY OF SUCH VERIFICATION OR JUDGMENT WILL BE MAILED TO YOU BY OUR OFFICE; AND UPON YOUR WRITTEN REQUEST WITHIN THE THIRTY-DAY PERIOD, OUR OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Sincerely,

Michael R. Joyce

▲ Please Detach And Return in The Enclosed Envelope With Your Payment ▲

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WAUKEGAN, IL 60087-4055

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<b>Original Acct#:</b>	XXXXXXXXXXXXXXXXXXXX2247
<b>Our File#:</b>	06
<b>Balance:</b>	\$8,008.43
<b>Enclosed Amount:</b>	

**IF PAYING BY DEBIT CARD, PLEASE FILL OUT BELOW OR VISIT OUR WEBSITE AT [www.shindlerandjoyce.com/payment](http://www.shindlerandjoyce.com/payment)**

<input type="checkbox"/>  <input type="checkbox"/>	CARD NUMBER	EXP. DATE
	SECURITY CODE	AMOUNT
	PRINT CARD HOLDER NAME	
	SIGNATURE	



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SCHAUMBURG, IL 60173-4164

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SHINDLER.WFD  
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